## WE CLAIM:

- 1. A towel to tote bag convertible article, said article comprising: a) a towel having a first end region, a second end region and an intermediate region between said first and second end regions; b) a pocket formed along the towel at a region between the ends, said pocket having an opening facing said second end region and being sized to receive and contain at least one end region and said intermediate region, said pocket being configured for being turned inside out to form a tote bag containing at least one said end region and said intermediate region; and c) closure means for enabling the closing of said pocket opening after said pocket is turned inside out.
- 2. The convertible article as claimed in claim 1, including a lining attached to said pocket, said lining forming the outside of said tote bag when said pocket is turned inside out.
- 3. The convertible article as claimed in claim 2, wherein said lining is constructed from a waterproof material.
- 4. The convertible article as claimed in claim 1, including a tote bag carrying strap attached to the inside of said pocket.
- 5. The convertible article as claimed in claim 1, wherein said towel comprises a terry cloth sports towel.
- 6. The convertible article as claimed in claim 1, wherein the towel is non-rectilinear in shape.
  - A towel to tote bag convertible article, said article comprising:
    a towel having a planar face;

a pocket formed with on the towel, said pocket having an opening and being sized to receive and contain the planar towel in a folded format, said pocket being configured for being turned inside out to form a tote bag containing the planar towel in the folded format; and

a closure attached to said towel and to the pocket at said opening for enabling the closing of the pocket opening after the pocket is turned inside out.

- 8. The convertible article as claimed in claim 7, wherein the pocket includes at least one and preferably at least two rounded closed corners, the rounded corners being remote from the closure portion of the pocket, and including a lining with the pocket, said lining forming the outside of said tote bag when said pocket is turned inside out.
  - 9. A towel to tote bag convertible article, said article comprising:

a towel having a planar form and a first end region, a second end region and an intermediate region between said first and second end regions;

the towel including at least one planar portion which is a partially separable area relative to a larger portion of the towel planar face so that when the area and portion are separated, folding the towel is facilitated into a smaller width;

a pocket formed with the towel located over only a portion of the width, said pocket having an opening and being sized to receive and contain at least a second end region and said intermediate region when the towel portions are separated and the towel is folded, and

a closure attached to said towel and to the pocket at said opening for enabling the closing of the pocket opening after the pocket is turned inside out.

10. The convertible article as claimed in claim 9, wherein the pocket includes at least one and preferably at least two rounded closed corners, the rounded corners being remote form the closure portion of the pocket, and including a lining attached to said pocket, said lining forming the outside of said tote bag when said pocket is turned inside out.

- 11. The convertible article as claimed in claim 9, wherein said lining is constructed from at least one of a decorative material or a waterproof material.
- 12. The convertible article as claimed in claim 9, wherein said pocket is configured for being turned inside out to form a tote bag containing at least one end region and an intermediate region of the towel.
- 13. The convertible article as claimed in claim 9, wherein said pocket the towel including at least two planar portions which are partially separable areas relative to a larger portion of the towel planar face so that when the areas and portion are separated, folding the towel is facilitated into a smaller width.
- 14. The convertible article as claimed in claim 9, wherein said pocket the towel including at least two planar portions which are partially separable areas relative to a larger portion of the towel planar face, the two planar portions being on either side of a central area and there being lines of separation extending from an end towards an intermediate part of the towel so that when the areas and central area are separated, the portions of the towel to either side of the central area can be folded onto the central area and the towel in turn folded into a pocket located in the central area.
- 15. A sheet material to bag convertible article, said article having a consumer use as a sheet material and as a bag, and the article comprising: a) a sheet material having a first end region, a second end region and an intermediate region between said first and second end regions; b) a pocket formed along the sheet material at a region between the ends, said pocket having an opening facing said second end region and being sized to receive and contain at least one end region and said intermediate region, said pocket being configured for being turned inside out to form a bag containing at least one said end region and said intermediate region; and c) closure means for enabling the closing of said pocket opening after said pocket is turned inside out.

- 16. The convertible article as claimed in claim 15, including a lining attached to said pocket, said lining forming the outside of said bag when said pocket is turned inside out.
- 17. The convertible article as claimed in claim 16, wherein said lining is constructed from a waterproof material.
- 18. The convertible article as claimed in claim 15, wherein said sheet material is a fabric or natural product.
  - 19. A sheet material to bag convertible article, said article comprising:a sheet material having a planar face;

a pocket formed with on the material, said pocket having an opening and being sized to receive and contain the planar face in a folded format, said pocket being configured for being turned inside out to form a bag containing the planar face in the folded format; and

a closure attached to said material and to the pocket at said opening for enabling the closing of the pocket opening after the pocket is turned inside out.

- 20. The convertible article as claimed in claim 19, wherein the pocket includes at least one and preferably at least two rounded closed corners, the rounded corners being remote from the closure portion of the pocket, and including a lining with the pocket, said lining forming the outside of said bag when said pocket is turned inside out.
- 21. A consumer article sheet material to bag convertible article, said article having a consumer use as a sheet material and as a bag as comprising:

a material having a planar form and a first end region, a second end region and an intermediate region between said first and second end regions;

the material including at least one planar portion which is a partially separable area relative to a larger portion of the material planar face so that when the area and portion are separated, folding the material is facilitated into a smaller width;

a pocket formed with the material located over only a portion of the width, said pocket having an opening and being sized to receive and contain at least a second end region and said intermediate region when the material portions are separated and the material is folded, and

a closure attached to said material and to the pocket at said opening for enabling the closing of the pocket opening after the pocket is turned inside out.